

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION**

In re:

Chad E. Gipson and Heather J. Gipson

**Case No. 13-58606
Chapter 7
Hon. Walter Shapero**

_____/

**State of Michigan, Department of Licensing and
Regulatory Affairs, Unemployment Insurance
Agency.**

Plaintiff,

A.P. Case No. 14-04023

v.

Chad E. Gipson,

Defendant.

**ANSWER TO COMPLAINT TO DETERMINE DISCHARGEABILITY OF DEBT AND FOR
JUDGMENT**

NOW COMES Defendant, Chad E. Gipson, by and through his attorneys, Babut Law Offices, PLLC, who hereby answers the Complaint to Determine Dischargeability of Debt and for Judgment as follows:

1. Admit.
2. Admit.
3. Admit.
4. Admit.
5. Defendant lacks knowledge sufficient to form a belief with regards the allegations in paragraph five and leaves Plaintiff to its proofs.
6. Admit.
7. Admit.
8. Admit.
9. Paragraph nine is a statement of law and there are no allegations to admit or deny.

10. Paragraph ten is a statement of law and there are no allegations to admit or deny.
11. Paragraph eleven is a statement of law and there are no allegations to admit or deny.
12. Paragraph twelve is a statement of law and there are no allegations to admit or deny.
13. Paragraph thirteen is a statement of law and there are no allegations to admit or deny.
14. Admit.
15. Defendant lacks knowledge sufficient to form a belief with regards to the allegations in paragraph number fifteen and leaves Plaintiff to its proofs.
16. Defendant lacks knowledge sufficient to form a belief with regards to the allegations in paragraph number sixteen and leaves Plaintiff to its proofs.
17. Defendant lacks knowledge sufficient to form a belief with regards to the allegations in paragraph number seventeen and leaves Plaintiff to its proofs.
18. Defendant lacks knowledge sufficient to form a belief with regards to the allegations in paragraph number eighteen and leaves Plaintiff to its proofs.
19. Defendant denies the allegations in paragraph nineteen as untrue.
20. Admit.
21. Defendant denies the allegations in paragraph twenty-one as untrue.
22. Defendant lacks knowledge sufficient to form a belief with regards to the allegations in paragraph number twenty-two and leaves Plaintiff to its proofs.
23. Defendant lacks knowledge sufficient to form a belief with regards to the allegations in paragraph number twenty-three and leaves Plaintiff to its proofs.
24. Defendant lacks knowledge sufficient to form a belief with regards to the allegations in paragraph number twenty-four and leaves Plaintiff to its proofs.
25. Defendant lacks knowledge sufficient to form a belief with regards to the allegations in paragraph number twenty-five and leaves Plaintiff to its proofs.
26. Defendant lacks knowledge sufficient to form a belief with regards to the allegations in paragraph number twenty-six and leaves Plaintiff to its proofs.
27. Defendant denies the allegations in paragraph twenty-seven as untrue.
28. Defendant lacks knowledge sufficient to form a belief with regards to the allegations in paragraph number twenty-eight and leaves Plaintiff to its proofs.
29. Defendant denies the allegations in paragraph twenty-nine as untrue.

WHEREFORE Defendant, Chad E. Gipson, hereby respectfully requests this Honorable Court deny the Relief requested in Plaintiff's Complaint.

BABUT LAW OFFICES, PLLC

by: /s/ Nathaniel H. Herdt
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P68144

**United States Bankruptcy Court
Eastern District of Michigan**

In re **Chad E Gipson
Heather J Gipson**

Debtor(s)

Case No. **14-04023**

Chapter **7**

CERTIFICATE OF SERVICE

I hereby certify that on February 12, 2014, a copy of Answer to Complaint to Determine Dischargeability of Debt and for Judgment was served electronically to the Chapter 7 Trustee, to the U.S. Trustee and Amy L. Rosenberg attorney for State of Michigan LARA, UIA.

-NONE-

/s/ Patricia E. Montgomery

Patricia E. Montgomery

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